

**Information to identify the case:**

Debtor 1	<b>Rachele Aives</b>	Social Security number or ITIN	xxx-xx-4690
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-12653-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rachele Aives

10/13/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Rachele Aives  
 Debtor

Case No. 17-12653-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Rachele Aives, 21 Overhill Dr., Old Bridge, NJ 08857-3544  
 cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
 cr +Trystone Capital Assets LLC, 575 Route 70, 2nd Flr, PO Box 1030, Brick, NJ 08723-0090  
 516878285 +BONY as trustee for CWABS, Inc. Series 2007-5, Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826  
 516640419 +Bank of NY Mellon, 3000 Bayport Drive, Ste 880, Tampa, FL 33607-8409  
 516640422 +Damiano Law Offices, 51 East Main Street, Little Falls, NJ 07424-1646  
 516868442 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516679189 +Douglas Aives, 22A Cottonwood Lane, Old Bridge, NJ 08857-2000  
 516690441 +Genpact Services, PO Box 1969, Southgate, MI 48195-0969  
 516640423 +JCP&L, PO Box 16001, Reading, PA 19612-6001  
 516879246 +Jersey Central Power & Light, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg# 1 Ste 1-511, Holmdel, NJ 07733-1900  
 516640426 +MERS Inc., c/o LLM Law Group PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 516640425 +Maria Jordan, c/o Ginarte, O'Dwyer, Gonzales, Gallardo, 948 Elizabeth Avenue, Elizabeth, NJ 07201-2646  
 516690437 +Oakwoods Inc., c/o EPM, 4-08 Towne Center Drive, North Brunswick, NJ 08902-1200  
 516690438 +One Main Financial, Bankruptcy Dept., PO Box 140069, Irving, TX 75014-0069  
 516640427 +Parker McCay Esqs, P.O. Box 5054, Mount Laurel, NJ 08054-5054  
 516640428 +Pay Pal, Comenity Bank, P.O. Box 5138, Timonium, MD 21094-5138  
 516640430 +Shellpoint Mortgage, P.O. Box 1410, Troy, MI 48099-1410  
 516640431 Sills Cummis & Gross, PC, 1 Riverfront Plaze, #10, Newark, NJ 07102  
 516640432 +Specialized Loan Servicing, P.O. Box 636005, Littleton, CO 80163-6005  
 516640433 +Trystone Capital Assets, PO Box 1030, Brick, NJ 08723-0090

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 13 2017 22:11:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 13 2017 22:11:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516640418 EDI: BANKAMER.COM Oct 13 2017 21:58:00 Bank of America, N.A., Po Box 15220, Wilmington, DE 19886-5220  
 516640420 +EDI: CAPITALONE.COM Oct 13 2017 21:58:00 Capital One\*, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273  
 516822179 EDI: BL-BECKET.COM Oct 13 2017 21:58:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516690440 +E-mail/Text: bankruptcy@credencerm.com Oct 13 2017 22:11:26 Credence Collection, 17000 Dallas Pkwy, Suite 204, Dallas, TX 75248-1940  
 516640421 +EDI: RCSFNBMARIN.COM Oct 13 2017 21:58:00 Credit One\*, P.O. Box 98873, Las Vegas, NV 89193-8873  
 516690436 EDI: DIRECTV.COM Oct 13 2017 21:58:00 Direct TV, PO Box 6550, Greenwood Village, CO 80155  
 516640424 +EDI: CBSKOHLS.COM Oct 13 2017 21:58:00 Kohl's\*, P.O. Box 3043, Milwaukee, WI 53201-3043  
 516718651 EDI: RESURGENT.COM Oct 13 2017 21:58:00 LVMV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516690442 EDI: PRA.COM Oct 13 2017 21:58:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502  
 516819574 EDI: PRA.COM Oct 13 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541  
 516881245 EDI: PRA.COM Oct 13 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
 516881304 EDI: PRA.COM Oct 13 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o HSBC, POB 41067, Norfolk VA 23541  
 516819348 EDI: PRA.COM Oct 13 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541  
 516640429 +E-mail/Text: bankruptcy@pseg.com Oct 13 2017 22:10:37 PSE&G\*, Collection Center, P.O. Box 490, Cranford, NJ 07016-0490  
 516733812 EDI: Q3G.COM Oct 13 2017 21:58:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 516690443 +E-mail/Text: Supportservices@receivablesperformance.com Oct 13 2017 22:11:29 Receivables Performance, 20816 44th Avenue W, Lynnwood, WA 98036-7744  
 516690439 +EDI: RMSC.COM Oct 13 2017 21:58:00 Synchrony Bank, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
 516640434 +EDI: WFNBN.COM Oct 13 2017 21:58:00 Victoria's Secret\*, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789  
 516640417 +EDI: RMSC.COM Oct 13 2017 21:58:00 amazon.com\*, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 21

District/off: 0312-3

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Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

Anthony L. Velasquez on behalf of Creditor Trystone Capital Assets LLC avelasquez@tryko.com  
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Elizabeth K. Holdren on behalf of Creditor Oakwoode Association, Inc. eak@hillwallack.com, fkm@hillwallack.com; jhanley@hillwallack.com  
Steven J. Abelson on behalf of Debtor Rachele Aives sjaesq@atrbklaw.com, atrbkl@gmail.com; r49787@notify.bestcase.com  
Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-5 skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8